



VETERANS
Home Repair Program



Habitat
for Humanity®
of Orange County

APPLICATION GUIDELINES AND SELECTION CRITERIA FOR VETERANS HOME REPAIR PROGRAM

Habitat for Humanity of Orange County is a non-profit organization that builds and repairs homes for families that could not otherwise afford to do so. Applying for Veterans Home Repair Program is a multi-step process that begins with an orientation/intake interview, followed by a fully completed application and required documentation.

Application processing time may vary depending on Habitat's capacity, and could take as long as four months. Similarly, if the application is approved, it may take some time before the home repair project is begun (anywhere from a month to a year). The amount of time required to complete the home repair project depends upon the nature of the work, the number of other families who have already been approved for the program, donor funding and other related factors.

Families are asked to pay the cost of materials, leadership, and permits. We are often able to secure donated or discounted materials and a portion of the work may be done by volunteers under the direction of professional construction supervisors. These two factors allow our total cost to be much less expensive than market contractors. If the family is unable to pay our low cost for materials, we will attempt to find donors for up to 99% of the cost of the project. In either case, families will provide sweat equity, by working alongside volunteers working on their home or a neighbor's home.

Approval of families for selection is dependant upon Habitat's assessment of the following three criteria:

- ✓ **NEED**
- ✓ **WILLINGNESS AND ABILITY TO ACCEPT FINANCIAL RESPONSIBILITY**
- ✓ **WILLINGNESS TO PARTNER WITH HABITAT**

In addition to these criteria, Habitat reserves the right to select families according to affiliate budget and capacity. Families will be notified of their status after Habitat has carried out a complete evaluation, which includes, but is not limited to, an interview of the applicant, a financial underwriting process, a family visit, and a home assessment. The order and need of these evaluations may vary project to project due to the affiliate's capacity and the family's need. The evaluations will be determined by the NRI manager.

✓ **NEED**

- The family must currently live in housing that is unsafe or otherwise in poor condition
 - Structural deficiencies
 - Safety issues
 - Health-related deficiencies
 - The family must be unable to perform the repairs themselves
 - Livability issues
 - Unable to maintain home exterior or landscaping

- The family must be unable to afford to pay a market rate contractor to do the repairs
- The total household income must fall below the levels listed on the back

Maximum household income must fall below the levels on this chart adjusted to family size.

Family Size	Maximum Income **
1	\$50,600
2	\$57,800
3	\$65,050
4	\$72,250
5	\$78,050
6	\$83,850
7	\$89,600

*** Maximum Income guidelines are subject to change and may vary depending on the source of funding. The above figures are 80% area median incomes for Orange County 2014 as published by HUD.*

✓ **WILLINGNESS TO ACCEPT FINANCIAL RESPONSIBILITY**

- While Habitat OC works with donors to cover the majority of the home repair costs, we ask each homeowner to share in the cost of the home repairs. Families will be asked to determine what they are financially capable of contributing based on their income and project costs, with a minimum contribution of \$100. That amount will be reinvested into future home repair projects and will go towards helping other homeowners in need. Payments may be made in two installments. Habitat OC offers a hand up, not a hand out.

This program focuses on low income families at 80% AMI or lower. In rare circumstances the affiliate may receive an application of a family that is over the 80% AMI limit. If the applicant presents a high need or is especially compelling, Neighborhood Revitalization, in consultation with the Family Services department may determine the eligibility of the family. The project will be determined based upon the home visit/interview with family and a discussion of their situation and need. NR and FS will then assess the financial documents of the applicant to determine the appropriate percentage the family will be required to pay.

*Due to the nature of this program, additional parameters may come in to play during family selection according to funder needs/grantor requirements.

✓ **WILLINGNESS TO PARTNER**

- The family must obtain and provide the required documentation and information by the given deadlines.
- The family must be honest and cooperative with Habitat OC.
- The family must perform sweat equity to the extent they are physically able to do so.

WHAT IS SWEAT EQUITY?

Sweat Equity refers to the work that the homeowner performs with Habitat on the repair project for their home. Sweat Equity is key to the success of the Habitat program. Working alongside volunteers to repair homes is one of the most unique and rewarding aspects of Habitat for Humanity.



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Application

HOUSEHOLD INFORMATION			
Applicant Name:			
Phone:		Email:	
Date of Birth:			
Co-Applicant:			
Date of Birth:			
Include the name, relationship to applicant, birth date and monthly income for each person living in your home. You must attach verification of all household income for each adult in the house unless a full time student (provide proof of registration) and/or benefits for children. Household income may include but is not limited to employment income, TANF, food stamps, child support, SSI, SSDI, pension/retirement/Social Security and contributions from other family members not living in the home. <i>If you need additional space please include information on another sheet of paper.</i>			
Name	Relationship	Date of Birth	Monthly Income/Benefits
The total combined income before taxes for all persons living in the home is \$_____ per year.			

HOME AND FAMILY INFORMATION			
Address:			
Year Home Was Built:		Year Home Was Purchased:	Years at Address:
This Home Is: Single Detached Residence Condo Townhome Mobile Home			
Number of people residing at your home:			

MORTGAGE INFORMATION	
Are you still making loan payments on your home? ____ Yes ____ No If Yes, how much? \$_____	
After paying your monthly bills (gas, electric, insurance, food, phone, medical, etc) approximately how much money do you have left to spend on house repairs? \$_____per month.	
Do you have Hazard insurance for your home? __ Yes __ No	
CURRENT FINANCIAL INFORMATION	
Approximate balance in checking account:	
Approximate balance in savings account:	
Balance in second savings account:	
Retirement fund:	
Stock/Bond portfolio:	
Other assets:	

HOME REPAIR NEEDS
<p>Please describe the type of repairs you believe your home needs. Attach a separate piece of paper if you need additional space. If your application is approved, please remember that the items listed below will be considered for repair, but the final decision on the type of repairs that will ultimately take place will <u>be made at the sole discretion of Habitat for Humanity of Orange County.</u></p> <p style="text-align: center;"><i>PLEASE WRITE CLEARLY.</i></p>
<div style="height: 400px;"></div>

MEDIA AND PUBLICITY

Habitat for Humanity of Orange County often works in conjunction with corporate and/or church sponsors. These sponsors provide all or a portion of the funds for the project. In addition, they provide some of the volunteers to help complete the work on the home. In celebration, some sponsors wish to publicize the event and information about the family in different newsletters, newspapers, radio stations, television, etc.

I/we consent to having information released about our family to sponsors and for internal Habitat for Humanity publications including, but not limiting to, the organization's newsletters, and website.

SIGNATURE OF HOMEOWNER

DATE

SIGNATURE OF HOMEOWNER

DATE

Where did you learn about Habitat for Humanity of Orange County and its home repair program?

TV ____ Radio ____ Newspaper ____ Flyer ____ Friend/Neighbor ____ HFH ReStore ____

Other: _____

REMAINING IN YOUR HOME

Habitat for Humanity of Orange County aims to transform lives and communities by helping families in need purchase or renovate their own homes. In order to ensure that our efforts accomplish this outcome, we ask that all home repair recipients retain ownership and occupancy of their home for a minimum of three years from receipt of service.

To implement this, Habitat OC *may* place a short-term lien on the home for the amount of repair costs. If your residence is sold within a three year period after the repairs, Habitat OC may collect on the amount of repairs that were made to your home, upon the sale of your home. Special consideration and/or exceptions may be given in extenuating circumstances (death of an occupant, medical conditions, foreclosure, etc.) at the discretion of Habitat OC. If you retain ownership of your home, as planned, Habitat OC will remove the lien after three years.

I understand and agree to the regulations stated in the guidelines above.

SIGNATURE OF HOMEOWNER

DATE

SIGNATURE OF HOMEOWNER

DATE

HOMEOWNER'S AGREEMENT

I/We, _____, certify that the information on this application is true and accurate and that I/we own the property at _____. I confirm that any physically able persons residing in my home or visiting on the project day will work alongside the Habitat for Humanity OC volunteers. I confirm that, except for the conditions listed in this application, my home is a safe place for volunteers.

As the homeowner, my share of the cost of repairs will be based on a sliding scale, according to my income level, as determined by Habitat OC. I agree to pay Habitat for Humanity OC in accordance with the Payment Plan which will be mutually agreed to and attached to this Agreement.

I understand that the persons who may work on my house are unpaid volunteers; that few, if any of them, are skilled in the building trades; and that Habitat for Humanity OC **MAKES NO WARRANTIES, EXPRESSED OR IMPLIED REGARDING ANY MATERIALS USED OR WORK DONE BY ANYONE AT MY HOUSE.**

I hereby agree that I, my assignees, their heirs, distributes, guardians, and legal representatives will not make a claim against, sue or attach the property of Habitat for Humanity OC or any affiliated organizations or the suppliers of any tools or equipment that I use in these activities, for injury or damage resulting from negligence or other acts, howsoever caused by any employee, agent, contractor of, or participant in Habitat for Humanity OC activities. I hereby release Habitat for Humanity of OC and any of its affiliated organizations from all actions, claims or demands that I, my assignees, heirs, guardians, and legal representatives now have or may hereafter have for injury or damages resulting from my participation in any Habitat for Humanity OC activities.

SIGNATURE OF HOMEOWNER

DATE

SIGNATURE OF HOMEOWNER

DATE

CHECKLIST OF REQUIRED DOCUMENTS

The following is a checklist of the items that you must enclose with your application packet. All of the information in your application is confidential and will be kept strictly private. Only officially designated Habitat for Humanity OC staff and committee members will see it. Please use this checklist to help you in gathering the required information.

Please make sure to check off the items below as you include them with your application.

- ☐ Proof of current homeowner's insurance.
- ☐ Employer Verification form (enclosed).
- ☐ Copy of most recent mortgage statement and proof of payment.
- ☐ Current checking and or savings account statements for two consecutive months (including but not limited to stocks, IRA's, pension accounts, mutual funds etc.).
- ☐ Copy of the Deed.
- ☐ Copy of most recent property tax statement and proof of payment

All documents submitted must show the name and address of the applicant.

Please include proof of income for each adult household member. All adults over the age of 18 must submit proof of income and/or proof of student status showing name and address.

Please indicate with an "X" each item that is being included for each person in the household.

	Homeowner 1 (applicant)	Homeowner 2 (co-applicant)	Other Household Member	Other Household Member	Other Household Member	Other Household Member
Tax Returns						
Social Security						
Retirement or Pension						
Pay Stubs (2 months)						
TANF						
Disability/SSI						
Any Other Income						
DD 214 Veteran ID						

Do you receive rental income? ☐ No ☐ Yes If Yes, how much per month? \$ _____

Please list any other income not included above:

Veteran Biographical Information

Please answer all questions and use additional space as needed.

Veteran Name:

Birthday:

Spouse Name:

Are you the homeowner?

If not, what is your relationship to the homeowner?

Branch of Military:

What was your position?

Where and when did you serve (years and locations)?

Do you have a disability?

Is it service-related?

What have you been doing since leaving the military?

Please describe your family.

Who lives in your home?

Does anyone else in your house have a disability?

Why do you need Habitat's help?

Are you reaching out to any other organizations to receive help?

Anything else you'd like to share?